

NOTICE OF RIGHT TO CONVERT HEALTH INSURANCE (ARS 20-1377 and 20-1408)

Important information if you are on your spouse's insurance plan: When a Petition for Dissolution of Marriage (papers for a divorce decree) is filed, you or your children may continue to be covered under your spouse's health insurance policy, but you must take some steps to protect your rights.

What insurance coverage applies to you and how to get it: If you're covered by your spouse's health insurance and want coverage to continue after the divorce, you must contact the insurance company as soon as possible and start paying the monthly insurance premium within 31 days of the date the insurance would otherwise stop. The insurer can choose whether to continue coverage under the current policy or change it to your name. If the policy is changed to your name, it's called a "converted" policy. If the insurer converts the policy, the insurer must give you the same or the most similar level of coverage available, unless you ask for a lower level.

What coverage applies to your children: If you choose to continue coverage as a dependent spouse, you can also choose to continue coverage for your dependent children if you are responsible for their care or support.

Pre-existing conditions or exclusions from insurance coverage: Whether the insurance is continued or converted, the insurance must be provided to you without proof of insurability and without exclusions for coverage other than what was previously excluded before the insurance was continued or converted.

Limits on rights to insurance coverage for you and your children: You might not be entitled to continued or converted coverage if you're eligible for Medicare or coverage by similar insurance that, together with the continued coverage, would over-insure you. However, dependent children of a person eligible for Medicare may be covered by a continuance or conversion. If you have questions about coverage, check with the insurer and/or the spouse's employer.